

WHY EVERYONE NEEDS
AN ESTATE PLAN



DF LEGAL
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IMPORTANT NOTICE

This guide should not be relied on as a substitute for obtaining legal, financial or other professional advice. It is intended to provide general information only and is not intended to be comprehensive. The contents do not constitute legal, financial or taxation advice and must not be relied upon as such. You must seek specific professional advice tailored to your personal circumstances before taking any action based on this publication.

Should you require legal advice, please contact us. Our contact details are on page 11.

ESTATE PLANNING IS NOT JUST FOR THE WEALTHY

DON'T LET YOUR HARD-EARNED LEGACY GO TO WASTE

Even if all you own is your house/apartment, you should still upgrade from a so-called 'simple' will to a more sophisticated will that properly protects your assets and reduces **unnecessary tax**.

Short, simplistic wills do NOT avoid complications – in fact, they do the opposite, by preventing flexibility and leaving gaping holes for tax leakage.

They also leave your estate exposed to **creditors and predators**.

You've worked all your life to build what you have: don't waste tens of thousands of dollars in unnecessary tax, and expose your hard-earned assets to risk, for the sake of a few hundred dollars now.

This guide illustrates how upgrading to a smarter will can add tens of thousands of dollars to the value of your estate.

